

THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF CALIFORNIA

Santa Rosa / Eureka Division

presents

A Further Seminar in Bankruptcy Practice and Procedure

“Bankruptcy Practice in a Declining Real Estate Market”

Monday, June 30, 2008, at 4:00 P.M.

United States Bankruptcy Court
99 South E Street, Santa Rosa

This seminar will discuss issues which arise in bankruptcy when the value of real estate is declining. Topics will include stay relief grounds, defenses and arguments; stripping down senior mortgages on property which is not a primary residence; stripping off junior mortgages and liens on primary residences; litigating nondischargeability of mortgage debt; homestead exemption issues and strategies; real estate issues and the Means Test; negotiating with mortgage holders; the Bankruptcy Tax Act and lien restructuring; short sales before, during and after bankruptcy; and related issues.

Attendance at this seminar is limited to attorneys, trustees and other bankruptcy professionals. There is no charge for enrollment or materials. For reservations or further information email Dawn_Passalacqua@canb.uscourts.gov (preferred) or call (707) 525-0386.

This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of 1 ½ hours. The United States District Court Practice Program for the Northern District of California certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.